

PRODUCT DISCLOSURE SHEET	Etiqa Insurance Berhad
Read this Product Disclosure Sheet before you decide to take up the Householder Insurance. Be sure to also read the general terms and conditions.	Householder Insurance Date : 01/08/2015

1 What is this product about?

This product provides you with coverage for your household goods and personal effects of every description inside your house.

2 What are the covers / benefits provided?

The policy covers:

- Loss of or damage to your contents due to fire, lightning, thunderbolt, subterranean fire, explosion;
- Loss or damage to your contents by aircraft damage, impact damage by road vehicles or animals, bursting or overflowing of water tanks or pipes, theft, windstorm, earthquake and flood;
- Loss of rent;
- Property temporarily removed;
- Compensation for death of the insured;
- Servant's property;
- Damage to mirrors.

You may extend coverage to the following perils by paying additional premium:

- Subsidence, landslip, riot, strike and malicious damage.
- Liability to the public up to a maximum limit of RM250,000.
- Unoccupancy in excess of 90 days.

Duration of cover is for one year. You need to renew your insurance policy annually.

Note: Please refer to the policy contract for more information on the above benefits.

3 How much premium do I have to pay?

The insurance premium that you have to pay annually is calculated based on your sum insured and selected additional perils, if any.

All premium (if applicable) will be subjected to relevant charges or taxes as deemed necessary by the Malaysian tax authorities. It is important to keep any receipt that you receive as proof of payment of premium.

4 What are the fees and charges that I have to pay?

In addition to the premiums payable, the following taxes and duties are payable.

Type	Amount
Goods and Services Tax (GST)	6% of the premium
Stamp duty	RM10.00

The premiums payable are inclusive of 15% commission paid to the intermediary.

5 What are some of the key terms and conditions that I should be aware of?

- a. Pursuant to Paragraph 5 of Schedule 9 of the Financial Services Act 2013, if you are applying for this Insurance wholly for purpose unrelated to your trade, business or profession, you have a duty to take reasonable care not to make a misrepresentation in answering the questions in the Application Form (or when you apply for this insurance). You must answer the questions fully and accurately.

Failure to take reasonable care in answering the questions may result in avoidance of your contract of Insurance, refusal or reduction of your claim(s), change of terms or termination of your contract of Insurance.

The above duty of disclosure shall continue until the time your contract of Insurance is entered into, varied or renewed with us.

In addition in answering the questions in the Application Form (or when you apply for this Insurance), you are required to disclose any other matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied.

You also have a duty to tell us immediately if at any time after your contract of Insurance has been entered into, varied or renewed with us any of the information given in the Application Form (or when you applied for this Insurance) is inaccurate or has changed.

- b. No one article (excluding furniture, piano, organ, household appliances, radios, television sets, video recorder sets, hi-fi equipment and the like) shall exceed 5% of the total sum insured unless such article is specially declared as a separate item.
- c. The total value of platinum, gold and silver articles, precious metal and stones, jewellery, watches and furs shall be deemed not to exceed one-third (1/3) of the total sum insured on home contents.
- d. Full value of home contents - The total sum insured declared shall not less than the full value of the insured home contents. The total liability of the company in respect of loss or damage thereto during any one period of insurance shall not exceed the amount stated against each item respectively or in the aggregate the total sum insured specified in the schedule.

Note: This list is non-exhaustive. Please refer to the policy contract for the full list of terms and conditions.

6 What are the major exclusions under this policy?

This policy does not cover certain losses, such as:

- a. Loss or damage due to subsidence, landslip, riot, strike and malicious damage, unless extended;
- b. Loss or damage due to war or similar risks;
- c. Loss or damage due to radioactivity contamination, nuclear radiation or similar risks;
- d. If your house left vacant for more than 90 days.

Note: This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions.

7 Can I cancel my policy?

You may cancel your policy by giving a written notice to us. Upon cancellation, you are entitled to a partial refund of the premium provided you have not made a claim.

8 What do I need to do if there are changes to my contact details?

It is important that you inform us of any changes in your contact details to ensure that all correspondences reach you in a timely manner.

9 Where can I get further information?

Should you require additional information about householder insurance, please refer to the insuranceinfo booklet on ' Householder Insurance', available at all our branches or you can obtain a copy from the insurance agent or visit www.insuranceinfo.com.my.

If you have any enquiries, please contact us at:

Etiqua Insurance Berhad (9557T)

(Licensed under Financial Services Act 2013 and Regulated by Bank Negara Malaysia)

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No. 1, Jalan Maarof

59000 Kuala Lumpur, Malaysia

Telephone Number: 03 2297 3888 Facsimile Number: 03 2297 3800

Etiqua Online: 1300 13 8888

Email: info@etiqua.com.my

Homepage: www.etiqua.com.my

10 Other types of Householder Insurance cover available

- a. Fire Insurance

IMPORTANT NOTE:

YOU MUST ENSURE THAT YOUR PROPERTY IS INSURED AT THE APPROPRIATE AMOUNT. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT OR CONTACT US DIRECTLY FOR MORE INFORMATION.

The information provided in this disclosure sheet is valid as at 01/08/2015.